

Information to identify the case:

Debtor 1	Andrew D Ryan	Social Security number or ITIN	xxx-xx-1220
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Quinn Nicole Ryan	Social Security number or ITIN	xxx-xx-4367
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24582-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew D Ryan
dba Rocketfizz, dba AAE Worldwide, LLC

Quinn Nicole Ryan

7/20/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrew D Ryan
 Quinn Nicole Ryan
 Debtors

Case No. 18-24582-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db #+Andrew D Ryan, 1644 Aster Lane, Crescent, PA 15046-3814
 jdb +Quinn Nicole Ryan, 520 Blue Ridge Drive, Corapolis, PA 15108-5502
 r +KEVIN SHANER, EXP REALTY, LLC, 1761 GOLDEN MILE HWY, MONROEVILLE, PA 15146-2011
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15040200 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 15052729 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14963442 +Dollar Bank Credit Card, PO Box 1700, Pittsburgh, PA 15230-1700
 14955445 +First Tennessee Bank, 1638 Robert C Jackson Dr, Maryville, TN 37801-3775
 14963446 +Heritage Valley, PO Box 536366, Pittsburgh, PA 15253-5905
 15133332 +Montour Place, LLC, 1702 Lincoln Way, White Oak, PA 15131-1716
 14955446 +Navient, PO Box 3229, Wilmington, DE 19804-0229
 14955448 +Rocket Loans Marketplace, C/O RocketLoans, 1274 Library St., Detroit, MI 48226-2256
 14963451 +RocketLoans, 1001 Woodward, Detroit, MI 48226-1904
 15065835 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 21 2020 08:43:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:07
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14955436 +E-mail/Text: aacbancruptcynotice@affiliated.org Jul 21 2020 05:12:46
 Affiliated Acceptance Corp, Po Box 790001, Sunrise Beach, MO 65079-9001
 14955437 +EDI: GMACFS.COM Jul 21 2020 08:43:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14955438 +EDI: PHINAMERI.COM Jul 21 2020 08:43:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14955439 EDI: BANKAMER.COM Jul 21 2020 08:43:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14955440 +EDI: BANKAMER.COM Jul 21 2020 08:43:00 Bank Of America, 4909 Savarese Cir,
 Tampa, FL 33634-2413
 14963434 +EDI: BANKAMER.COM Jul 21 2020 08:43:00 Bank of America, PO Box 15220,
 Wilmington, Delaware 19886-5220
 15036443 EDI: BANKAMER.COM Jul 21 2020 08:43:00 Bank of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 14955444 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 21 2020 05:11:30 Citizens Bank,
 480 Jefferson Blvd, Warwick, RI 02886
 14955441 +EDI: CAPITALONE.COM Jul 21 2020 08:43:00 Capital One, 90 Christiana Rd,
 New Castle, DE 19720-3118
 14955443 +EDI: CITICORP.COM Jul 21 2020 08:43:00 Citicards, Po Box 6241,
 Sioux Falls, SD 57117-6241
 15065868 +E-mail/Text: kburkley@bernsteinlaw.com Jul 21 2020 05:12:57 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14963445 +EDI: PHINAMERI.COM Jul 21 2020 08:43:00 GM Financial, PO Box 78143,
 Phoenix, AZ 85062-8143
 14963444 +EDI: PHINAMERI.COM Jul 21 2020 08:43:00 GM Financial, PO Bx 78143,
 Phoenix, AZ 85062-8143
 14955442 EDI: JPMORGANCHASE Jul 21 2020 08:43:00 Chase Card Services, Po Box 15298,
 Wilmington, DE 19850
 14963439 EDI: JPMORGANCHASE Jul 21 2020 08:43:00 Chase Slate, PO Box 15123, Wilmington, DE 19850
 14963449 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 21 2020 05:12:43 Quicken Loan,
 1050 Woodward Ave., Detroit, Michigan 48226-1906
 14955447 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 21 2020 05:12:43 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14963450 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 21 2020 05:12:43 Quicken Loans,
 1050 Woodward Ave, mortgage in husband name only, Detroit, MI 48226-1906
 14963452 +EDI: SALLIEMAEBANK.COM Jul 21 2020 08:43:00 Sallie Mae, PO Box 8459,
 Philadelphia, PA 19101-8459
 15063905 EDI: SALLIEMAEBANK.COM Jul 21 2020 08:43:00 Sallie Mae, P.O. Box 3319,
 Wilmington, DE 19804-4319
 14955449 +EDI: RMSC.COM Jul 21 2020 08:43:00 Synchrony Bank/ JC Penneys, Po Box 965007,
 Orlando, FL 32896-5007
 14963454 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 21 2020 05:12:51 UPMC, 2 Hot Metal St.,
 Pittsburgh, PA 15203-2348
 15063413 EDI: AIS.COM Jul 21 2020 08:43:00 Verizon, by American InfoSource as agent, PO Box 4457,
 Houston, TX 77210-4457

District/off: 0315-2

User: dkam
Form ID: 318

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Total Noticed: 41

Date Rcvd: Jul 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14955450 +EDI: WFFC.COM Jul 21 2020 08:43:00 Wffnb Dual L, 800 Walnut Street,
Des Moines, IA 50309-3605

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +Montour Place, LLC, 1702 Lincoln Way, White Oak, PA 15131-1716
14963431* +Affiliated Acceptance Corp, Po Box 790001, Sunrise Beach, MO 65079-9001
14963432* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14963433* +AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
14963435* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
14963436* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
14963441* ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,
JOHNSTON RI 02919-1922
(address filed with court: Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886)
14963437* +Capital One, 90 Christiana Rd, New Castle, DE 19720-3118
14963440* +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
14963443* +First Tennessee Bank, 1638 Robert C Jackson Dr, Maryville, TN 37801-3775
14963447* +Heritage Valley, PO Box 536366, Pittsburgh, PA 15253-5905
14963438* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15298, Wilmington, DE 19850)
14963448* +Navient, Po Box 3229, Wilmington, DE 19804-0229
14963453* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14963455* +Wffnb Dual L, 800 Walnut Street, Des Moines, IA 50309-3605

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
John C. Brzustowicz on behalf of Debtor Andrew D Ryan bmmlaw@brzmar.com
John C. Brzustowicz on behalf of Joint Debtor Quinn Nicole Ryan bmmlaw@brzmar.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Weston P Pesillo on behalf of Creditor Montour Place, LLC wpesillo@mcgrailassociates.com

TOTAL: 10